



IAP10 Rec'd PC17 7 DEC 2005

CERTIFICATE OF MAILING PURSUANT TO 37 C.F.R. §1.8

I hereby certify that this Information Disclosure Statement, pursuant to 37 C.F.R. §1.8 is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450, on:

Date: 22 December 2005By: Douglas J. Mascari

Signature of Person Depositing First Class Mail

IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE
-- PATENT APPLICATION --

Applicant(s): Andras Vilmos

Attorney Docket No.: 43843.0400

Serial No.: 10/518,951

Group Art Unit: TBA

Filed: December 17, 2004

Examiner: TBA

TITLE: SET OF EQUIPMENT FOR THE
PREPARATION AND EXECUTION OF
THE FINANCIAL PERFORMANCE OF A
BUSINESS TRANSACTION BETWEEN A
SELLER AND A BUYER

Confirmation No.: 3799

INFORMATION DISCLOSURE STATEMENT
PURSUANT TO 37 C.F.R. §§1.97-1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia

Sir:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R. §§1.97-1.98, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO/SB/08a. Copies of the non-patent references are submitted herewith, and English abstracts for each document, which is not in English, is provided as a concise explanation of the relevance of the document.

Applicant respectfully submits that all pending claims are patentable over the foregoing references, taken either alone or in combination. The Examiner is requested to initial the enclosed Form PTO/SB/08a and return a copy thereof to the undersigned.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. //I.K./

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicant reserves the right to dispute any listed documents as prior art during examination. Further, Applicant does not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

This Information Disclosure Statement is being filed under 37 C.F.R. §1.97(b) before the mailing of the first Office Action. Therefore no fee under 37 C.F.R. §1.17(p) is required.

If there are any questions concerning this IDS, the Examiner is requested to contact the undersigned. If it is determined that this IDS has been filed under the wrong rule, the United States Patent and Trademark Office is requested to consider this IDS under the proper rule (with a petition if necessary) and charge the appropriate fee to Deposit Account No. 19-2814. A duplicate copy of this IDS is enclosed for this purpose.

Respectfully submitted,

Date: 12/22/05

By: 

Cynthia L. Pillote
Reg. No. 42,999

Snell & Wilmer L.L.P.
One Arizona Center
400 East Van Buren
Phoenix, AZ 85004-2202
(602) 382-6296
(602) 382-6070 – Facsimile
cpillote@swlaw.com


The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicant reserves the right to dispute any listed documents as prior art during examination. Further, Applicant does not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

This Information Disclosure Statement is being filed under 37 C.F.R. §1.97(b) before the mailing of the first Office Action. Therefore no fee under 37 C.F.R. §1.17(p) is required.

If there are any questions concerning this IDS, the Examiner is requested to contact the undersigned. If it is determined that this IDS has been filed under the wrong rule, the United States Patent and Trademark Office is requested to consider this IDS under the proper rule (with a petition if necessary) and charge the appropriate fee to Deposit Account No. 19-2814. A duplicate copy of this IDS is enclosed for this purpose.

Respectfully submitted,

Date: 12/22/05

By: 
Cynthia L. Pillote
Reg. No. 42,999

Snell & Wilmer L.L.P.
One Arizona Center
400 East Van Buren
Phoenix, AZ 85004-2202
(602) 382-6296
(602) 382-6070 – Facsimile
cpillote@swlaw.com

DEC 27 2005

PTQ/SB/08A (07-05)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	1	of	3
-------	---	----	---

Complete if Known

Application Number	10/518,951
Filing Date	December 17, 2004
First Named Inventor	Andras Vilmos
Art Unit	To Be Assigned
Examiner Name	To Be Assigned
Attorney Docket Number	43843.0400

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ²
		Country Code* ³ Number* ⁴ Kind Code* ⁵ (if known)	MM-DD-YYYY			
		WO 95/16971 A1	06-22-1995	Open Market, Inc.		
		EP 0 745 961 A2	12-04-1996	AT&T IPM Corp.		
		WO 97/45814 A1	12-04-1997	Vazvan, Behruz et al		
		WO 98/47116 A1	10-22-1998	Telefonaktiebolaget		
		WO 99/66436 A1	12-23-1999	Proxit Limited		
		WO 01/46920 A1	06-28-2001	Siemens		

Examiner Signature	/Irene Kang/	Date Considered	08/14/2008
-----------------------	--------------	--------------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MEPE 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. *Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MEPE 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST-16 if possible. ⁶ Applicant is to place a check mark here if English language translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /I.K./

DEC 9 7 2009

PTO/SB/08A (07-05)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995: no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	2	of	3
-------	---	----	---

Complete if Known

Application Number	10/518,951
Filing Date	December 17, 2004
First Named Inventor	Andras Vilmos
Art Unit	To Be Assigned
Examiner Name	To Be Assigned
Attorney Docket Number	43843 0400

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁸
		Country Code* ⁹ Number* ⁹ Kind Code* ⁹ (if known)	MM-DD-YYYY			
		WO 01/65502 A2	09-07-2001	E-SCOR-ING, Inc.		
		EP 1 178 450 A2	02-06-2002	Vazvan, Behruz		

Examiner Signature	/Irene Kang/	Date Considered	08/14/2008
-----------------------	--------------	--------------------	------------

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST-16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 USC 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /I.K./



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for Form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number	10/518,951
Filing Date	December 17, 2004
First Named Inventor	Andras Vilmos
Art Unit	To Be Assigned
Examiner Name	To Be Assigned
Attorney Docket Number	43843.0400

Sheet 3 of 3

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		PAYS P ET AL; An Intermediation and Payment System Technology; Computer Networks and ISDN Systems, North Holland Publishing; V. 28, No. 11; 1 May 96; Amsterdam, NL; Abstract	
		COUSINS, S.B. ET AL; InterPay: Managing Multiple Payment Mechanisms in Digital Libraries; 11-13 June 1993, Pgs 1-9; from Internet	
		GIFFORD, D.E. ET AL; Payment Switches for Open Networks; First Usenix Workshop on Electronic Commerce, July 1995; pgs 69-75; NY, NY	
		PHIL JANSON ET AL; The State of the Art in Electronic Payment Systems; Semper Activity Paper #211ZR018; 1 May 1996; pgs 1-24; Retrieved from Internet	

Examiner Signature	/Irene Kang/	Date Considered	08/14/2008
--------------------	--------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. //I.K./